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United States Patent And Trademark Office

Applicant(s) : Monticciolo, Douglas
Application No. : 09/805,522
Filed : March 31, 2001
Title : METHOD OF COST EFFECTIVELY FUNDING A LOAN
TC/AU : 3624
Examiner : Subramanian, Narayanswamy
Docket No. : 198191/0004

December 28, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

RESPONSE TO OFFICE ACTION DATED JUNE 28, 2006

Sir:

Applicant respectfully submits this Response To Office Action in response to the Office Action mailed June 28, 2006. Enclosed is a Petition and Fee for a three-month extension of time, thereby extending the due date for this Amendment to December 28, 2006, thereby making this Response timely filed.

Listing of Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.

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